

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is not, I'm not gonna help you. Hi. I got a text saying I needed to enroll in benefits. Right. What staffing company do you work for? Uh, per- uh, Partners Personnel is the staffing company. Yes, sir. So were you wanting to get enrolled into the health insurance or you just wanna get information? So here, so here's my question. I'm planning on becoming, uh, like a full-time employee at my work and not being employed by the staffing company. Um, once my 90 days are up, would that... how does that affect like the staffing company? What do you mean how it would affect the staff? So we, I, I don't know what the transfer over will look like 'cause we're not Partners Personnel. We're Benefits in the Car. We're just a plan administrator for the health insurance for staffing companies. So all, all we do is get you enrolled or unenrolled from the coverage. I couldn't tell you what it would be like once you get hired on with whatever company you, you work for through Partners Personnel. Oh, okay. And so if I were... Okay, so then here, let me, let me put it this way. If I were to get benefits and then in 90 days quit, would... it would just be like any normal job? My benefits would just expire? Yes, sir. After four weeks of not receiving a deduction from your paycheck, they would just clip you. It would close itself. Oh, okay. Perfect. Then yeah, let me go ahead and, and get the process started then. Right. What's the last four of your social? 8640. First name? Julio Gonzales. Or well, Julio. Sorry. Security purposes, can you verify your address and date of birth for me? Uh, 05/07 for the date of birth. I recently moved, so it might be different, but it should be 4209 Tosca, T-O-S-C-A, Street. Mm-hmm. Oh, okay. Uh, 89... Ah, shit. I always forget it. Hold on, let me double check. I need to see these things in front of the camera. 89, um, yeah, that's what I'm looking for but I kind of forgot. Uh, uh, 89128 Las Vegas, Nevada. You say 89128? Las Vegas, Nevada. Yeah. And your date of birth? Go ahead. Sorry, I didn't hear you. Your date of birth? 05072000. Yes. So your phone number is 702-321-2461? Yep. And your email is julio.gonzalez.4625@gmail.com? Yep. That's correct. Okay. What type of coverage were you looking to get enrolled into? Um, I haven't really been given any information about the types of coverage you have. Uh, what are the plans looking like? So it looks like they, they offer you medical; free Rx; dental; short-term disability; life insurance; vision; critical illness group; accident; and preventative care. I, I'll just do... Let's just do medical for right now. Um, I mean, what are the plans- So medical- ... for medical? What are those? So they offer you five different plans with medical. The first three is the- Okay. ... VIP Standard, the VIP Plus, and the VIP Prime. All three of these cover doctors, hospitals, and prescriptions. The only difference is, between those three, is with the hospital- hospital benefits. So when it comes to the hospital benefits, I'm just gonna have to read you off an example so you can see the difference between the three. So it says with- Okay. It says with surgery in a physician office, it'd be \$125 a day, \$250 a day with the Plus,

and then \$1000 a day with the Prime. Oh, okay. Okay. And it's phys- And that's how much it would cover that day? Yes, ma- yes, sir. And it says physical, speech, or occupational therapy, it'd be 30 days... it'd be \$30 with the Standard, it'd be \$60 with the Plus, and it'd be \$90 with the Prime. So it just varies when, when it comes to the... how much they pay out. Okay. Um, and what about price-wise for them? What, what are the prices looking like that they would take out for the... from my paycheck? So the VIP Standard is \$17.66. The Plus is \$31.61. And the Prime is \$43.28. What about the other two? I thought you said it was higher. Okay, so the other two, there's, they're the MEC Enhanced and the MEC TeleRx. The MEC Enhanced is \$43.76. And the MEC TeleRx is \$16.80. So the MEC plans, they cover doc- they don't cover any preventative covers, my wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative care services- Mm. ... that are not included in VIP plans, they cover those. But the MEC Enhanced- Oh shit. I missed some. ... combines with the VIP. Okay. So then yeah, let me, uh... The \$17 that you said it would be, or the \$17 a paycheck for the VIP, right? The VIP Standard. Yes, sir. VIP Standard. So that one, it would cover \$125 hospital stay if like, \$100 a day for, uh, if I were to go to a hospital. Uh, and then it covers doctor's visits and also medications, correct? Yes, sir. And then are there any deductibles or anything I should know about when I go to use these services? No, sir. There's no deductibles 'cause none of these plans are, um, PPO plans. They're all limited benefits plans, so what that means is the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Mm. Okay, so you'll cover as much as, uh- So the 125. So then how much would you cover at that point? The 125. The 125. Oh, okay. Perfect. Yeah. Yeah, it's, uh, 125 a day, for a max of two days. So if I, like let's say just for an example, if I were to go to the doctor's and they wanted to charge me 150, you guys would cover the 125 and then I would be responsible for the f- the \$25 at the end of the visit? So it, it says urgent care facility, it would be \$50 a day with the VIP Standard. With the Plus, it'd be \$100 a day, and with the VIP Prime, it'd be 150 a day. Okay. And that obvi- that, so that, uh, like, counts for, like, actual stays, but just for the doctor visits, that also applies, right? I wouldn't be able to answer that question because we're not the carrier. We're just the plan administrator. What, so then how much would I be paying for a doctor's visit if, if I were to, like, out of pocket? You cover the entire doctor's visit? So we're, we're not a carrier, sir. We're just the plan administrator. All we can do is get you enrolled or unenrolled from your coverage. That question would, that would be a question you would ask the carrier directly. And who would, who's the carrier? It'd be American Public Life. So I'm getting my plan through you guys, but you're not the carrier? No, sir. So we're not, we're not supplying you with anything. All we do is get you enrolled or unenrolled from the coverage. We're not providing you, we're not taking any money from you. We're not doing anything I- like that. We just get you enrolled and unenrolled, and that's it. So, well, I'm sorry. I'm just trying to understand 'cause I'm not a big, like, I, I, this is my first, like, benefit job. I understand. Uh, then what would, why would... So should I have called you then? I mean, I guess I would've because I needed to get enrolled, but then afterwards how... So how can I pick a plan if I don't know which plan is gonna cover a doctor's visit? So it does, so the plan, the VIP does cover doctors, hospitals, and prescriptions. I wouldn't be able to answer specific- Wait, okay. So yeah, that was my question. Okay, yeah. I wouldn't be able to answer specific detailed questions- Oh. ...

because we- Oh, okay. Sorry. Sorry. 'Cause I wouldn't be able to tell you- Oh. ... if this or that is covered because we're not the ones providing you with the insurance. Okay. So then and general, will, will th- this, this cover doctor's visits then? Like, that's, that's all I'm trying to figure out 'cause I, I need to go to the doctor. Yeah. It, it covers doctors- And then I will have- ... and hospitals and prescriptions. Okay. Okay, perfect. So yeah, let me go ahead and just sign up for the \$17 one then, the VIP Standard. So that does not include dental or vision. Dental and vision are extra add-ons in themselves. Yeah. That's okay. I, I'm, like I said, I'm planning on being a temp here, but after the 90 days, they'll hire me on as a, as, like, an actual employee. So I'll be just- So you'll just have the VIP Standard- ... spending the bill. ... and that's it? Yeah. All right. So your total's going to be \$17.66. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. So every week, I'll be getting six, \$17 taken out? Yes, sir. Oh, okay. That works. That's fine. All right. So I do have to let you know that your plan falls under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period where you have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. I understand. And if I, uh- And the enrolling process... Go ahead. Go ahead. Uh, so I was just gonna ask when the benefits will start. Uh, as soon as I- Yeah. I'll be- ... paid this month or something? I can explain that. Yes, sir. So the enrollment- Okay. Okay. ... process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. And your ID cards are sent one to two weeks from that activation date. Okay. And I can't pay that over the phone? No, sir. You'd have to write it on a check. Just pay out of my, my check. No, sir. Um- Okay. I do want to let you know, too, with your coverage, if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. And will, will... Is it most likely that doctors will take that? Is that, or is, like- Yeah. People use digital cards all the time. Okay. Perfect. Then yeah, that's fine. Well, is there anything else I can help you with today, Mr. Gonzalez? No, no. Thank you so much. You've been a lot of help. I'm just trying to figure things out. I understand. If there's nothing else, Mr. Gonzalez, thanks for calling Benefits in a Cartel. Hope you have a great rest of your day, man. You too. Bye-bye. Thank you. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in the Car. This is not, I'm not gonna help you.

Speaker speaker_2: Hi. I got a text saying I needed to enroll in benefits.

Speaker speaker_1: Right. What staffing company do you work for?

Speaker speaker_2: Uh, per- uh, Partners Personnel is the staffing company.

Speaker speaker_1: Yes, sir. So were you wanting to get enrolled into the health insurance or you just wanna get information?

Speaker speaker_2: So here, so here's my question. I'm planning on becoming, uh, like a full-time employee at my work and not being employed by the staffing company. Um, once my 90 days are up, would that... how does that affect like the staffing company?

Speaker speaker_1: What do you mean how it would affect the staff? So we, I, I don't know what the transfer over will look like 'cause we're not Partners Personnel. We're Benefits in the Car. We're just a plan administrator for the health insurance for staffing companies. So all, all we do is get you enrolled or unenrolled from the coverage. I couldn't tell you what it would be like once you get hired on with whatever company you, you work for through Partners Personnel.

Speaker speaker_2: Oh, okay. And so if I were... Okay, so then here, let me, let me put it this way. If I were to get benefits and then in 90 days quit, would... it would just be like any normal job? My benefits would just expire?

Speaker speaker_1: Yes, sir. After four weeks of not receiving a deduction from your paycheck, they would just clip you. It would close itself.

Speaker speaker_2: Oh, okay. Perfect. Then yeah, let me go ahead and, and get the process started then.

Speaker speaker_1: Right. What's the last four of your social?

Speaker speaker_2: 8640.

Speaker speaker_1: First name?

Speaker speaker_2: Julio Gonzales. Or well, Julio. Sorry.

Speaker speaker_1: Security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Uh, 05/07 for the date of birth. I recently moved, so it might be different, but it should be 4209 Tosca, T-O-S-C-A, Street.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Oh, okay. Uh, 89... Ah, shit. I always forget it. Hold on, let me double check.

Speaker speaker_1: I need to see these things in front of the camera.

Speaker speaker_2: 89, um, yeah, that's what I'm looking for but I kind of forgot. Uh, uh, 89128 Las Vegas, Nevada.

Speaker speaker_1: You say 89128?

Speaker speaker_2: Las Vegas, Nevada. Yeah.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: Go ahead. Sorry, I didn't hear you.

Speaker speaker_1: Your date of birth?

Speaker speaker_2: 05072000.

Speaker speaker_1: Yes. So your phone number is 702-321-2461?

Speaker speaker_2: Yep.

Speaker speaker_1: And your email is julio.gonzalez.4625@gmail.com?

Speaker speaker_2: Yep. That's correct.

Speaker speaker_1: Okay. What type of coverage were you looking to get enrolled into?

Speaker speaker_2: Um, I haven't really been given any information about the types of coverage you have. Uh, what are the plans looking like?

Speaker speaker_1: So it looks like they, they offer you medical; free Rx; dental; short-term disability; life insurance; vision; critical illness group; accident; and preventative care.

Speaker speaker_2: I, I'll just do... Let's just do medical for right now. Um, I mean, what are the plans-

Speaker speaker_1: So medical-

Speaker speaker_2: ... for medical? What are those?

Speaker speaker_1: So they offer you five different plans with medical. The first three is the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... VIP Standard, the VIP Plus, and the VIP Prime. All three of these cover doctors, hospitals, and prescriptions. The only difference is, between those three, is with the hospit- hospit- hospital benefits. So when it comes to the hospital benefits, I'm just gonna have to read you off an example so you can see the difference between the three. So it says with-

Speaker speaker_2: Okay.

Speaker speaker_1: It says with surgery in a physician office, it'd be \$125 a day, \$250 a day with the Plus, and then \$1000 a day with the Prime.

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_1: And it's phys-

Speaker speaker_2: And that's how much it would cover that day?

Speaker speaker_1: Yes, ma- yes, sir. And it says physical, speech, or occupational therapy, it'd be 30 days... it'd be \$30 with the Standard, it'd be \$60 with the Plus, and it'd be \$90 with the Prime. So it just varies when, when it comes to the... how much they pay out.

Speaker speaker_2: Okay. Um, and what about price-wise for them? What, what are the prices looking like that they would take out for the... from my paycheck?

Speaker speaker_1: So the VIP Standard is \$17.66. The Plus is \$31.61. And the Prime is \$43.28.

Speaker speaker_2: What about the other two? I thought you said it was higher.

Speaker speaker_1: Okay, so the other two, there's, they're the MEC Enhanced and the MEC TeleRx. The MEC Enhanced is \$43.76. And the MEC TeleRx is \$16.80. So the MEC plans, they cover doc- they don't cover any preventative covers, my wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative care services-

Speaker speaker_2: Mm.

Speaker speaker_1: ... that are not included in VIP plans, they cover those. But the MEC Enhanced-

Speaker speaker_2: Oh shit. I missed some.

Speaker speaker_1: ... combines with the VIP.

Speaker speaker_2: Okay. So then yeah, let me, uh... The \$17 that you said it would be, or the \$17 a paycheck for the VIP, right?

Speaker speaker_1: The VIP Standard. Yes, sir.

Speaker speaker_2: VIP Standard. So that one, it would cover \$125 hospital stay if like, \$100 a day for, uh, if I were to go to a hospital. Uh, and then it covers doctor's visits and also medications, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: And then are there any deductibles or anything I should know about when I go to use these services?

Speaker speaker_1: No, sir. There's no deductibles 'cause none of these plans are, um, PPO plans. They're all limited benefits plans, so what that means is the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker_2: Mm. Okay, so you'll cover as much as, uh-

Speaker speaker_1: So the 125.

Speaker speaker_2: So then how much would you cover at that point?

Speaker speaker_1: The 125.

Speaker speaker_2: The 125. Oh, okay. Perfect.

Speaker speaker_1: Yeah. Yeah, it's, uh, 125 a day, for a max of two days.

Speaker speaker_2: So if I, like let's say just for an example, if I were to go to the doctor's and they wanted to charge me 150, you guys would cover the 125 and then I would be responsible for the f- the \$25 at the end of the visit?

Speaker speaker_1: So it, it says urgent care facility, it would be \$50 a day with the VIP Standard. With the Plus, it'd be \$100 a day, and with the VIP Prime, it'd be 150 a day.

Speaker speaker_2: Okay. And that obvi- that, so that, uh, like, counts for, like, actual stays, but just for the doctor visits, that also applies, right?

Speaker speaker_1: I wouldn't be able to answer that question because we're not the carrier. We're just the plan administrator.

Speaker speaker_2: What, so then how much would I be paying for a doctor's visit if, if I were to, like, out of pocket? You cover the entire doctor's visit?

Speaker speaker_1: So we're, we're not a carrier, sir. We're just the plan administrator. All we can do is get you enrolled or unenrolled from your coverage. That question would, that would be a question you would ask the carrier directly.

Speaker speaker_2: And who would, who's the carrier?

Speaker speaker_1: It'd be American Public Life.

Speaker speaker_2: So I'm getting my plan through you guys, but you're not the carrier?

Speaker speaker_1: No, sir. So we're not, we're not supplying you with anything. All we do is get you enrolled or unenrolled from the coverage. We're not providing you, we're not taking any money from you. We're not doing anything I- like that. We just get you enrolled and unenrolled, and that's it.

Speaker speaker_2: So, well, I'm sorry. I'm just trying to understand 'cause I'm not a big, like, I, I, this is my first, like, benefit job.

Speaker speaker_1: I understand.

Speaker speaker_2: Uh, then what would, why would... So should I have called you then? I mean, I guess I would've because I needed to get enrolled, but then afterwards how... So how can I pick a plan if I don't know which plan is gonna cover a doctor's visit?

Speaker speaker_1: So it does, so the plan, the VIP does cover doctors, hospitals, and prescriptions. I wouldn't be able to answer specific-

Speaker speaker_2: Wait, okay. So yeah, that was my question.

Speaker speaker_1: Okay, yeah. I wouldn't be able to answer specific detailed questions-

Speaker speaker_2: Oh.

Speaker speaker_1: ... because we-

Speaker speaker_2: Oh, okay. Sorry. Sorry.

Speaker speaker_1: 'Cause I wouldn't be able to tell you-

Speaker speaker_2: Oh.

Speaker speaker_1: ... if this or that is covered because we're not the ones providing you with the insurance.

Speaker speaker_2: Okay. So then and general, will, will th- this, this cover doctor's visits then? Like, that's, that's all I'm trying to figure out 'cause I, I need to go to the doctor.

Speaker speaker_1: Yeah. It, it covers doctors-

Speaker speaker_2: And then I will have-

Speaker speaker_1: ... and hospitals and prescriptions.

Speaker speaker_2: Okay. Okay, perfect. So yeah, let me go ahead and just sign up for the \$17 one then, the VIP Standard.

Speaker speaker_1: So that does not include dental or vision. Dental and vision are extra add-ons in themselves.

Speaker speaker_2: Yeah. That's okay. I, I'm, like I said, I'm planning on being a temp here, but after the 90 days, they'll hire me on as a, as, like, an actual employee. So I'll be just-

Speaker speaker_1: So you'll just have the VIP Standard-

Speaker speaker_2: ... spending the bill.

Speaker speaker_1: ... and that's it?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. So your total's going to be \$17.66. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes. So every week, I'll be getting six, \$17 taken out?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Oh, okay. That works. That's fine.

Speaker speaker_1: All right. So I do have to let you know that your plan falls under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period where you have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Okay. I understand. And if I, uh-

Speaker speaker_1: And the enrolling process... Go ahead.

Speaker speaker_2: Go ahead. Uh, so I was just gonna ask when the benefits will start. Uh, as soon as I-

Speaker speaker_1: Yeah. I'll be-

Speaker speaker_2: ... paid this month or something?

Speaker speaker_1: I can explain that. Yes, sir. So the enrollment-

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: ... process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. And your ID cards are sent one to two weeks from that activation date.

Speaker speaker_2: Okay. And I can't pay that over the phone?

Speaker speaker_1: No, sir. You'd have to write it on a check.

Speaker speaker_2: Just pay out of my, my check.

Speaker speaker_1: No, sir. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: I do want to let you know, too, with your coverage, if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_2: And will, will... Is it most likely that doctors will take that? Is that, or is, like-

Speaker speaker_1: Yeah. People use digital cards all the time.

Speaker speaker_2: Okay. Perfect. Then yeah, that's fine.

Speaker speaker_1: Well, is there anything else I can help you with today, Mr. Gonzalez?

Speaker speaker_2: No, no. Thank you so much. You've been a lot of help. I'm just trying to figure things out.

Speaker speaker_1: I understand. If there's nothing else, Mr. Gonzalez, thanks for calling Benefits in a Cartel. Hope you have a great rest of your day, man.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Thank you. Bye.